

In re:
Kristie L Murphy
Debtor

Case No. 19-12409-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 15, 2024

User: admin
Form ID: 138OBJ

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Kristie L Murphy, 1652 Farmington Avenue, Pottstown, PA 19464-1306 |
| 14307671 | + Arcadia, 645 Penn St, Reading, PA 19601-3559 |
| 14307674 | + Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610 |
| 14317537 | + MIDFIRST BANK, C/O KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541 |
| 14307678 | + Receivables Management, 1312 W Westridge Blvd, Greensburg, IN 47240-3251 |
| 14386952 | + Ross, Quinn & Ploppert, PC, 192 S. Hanover Street, Suite 101, Pottstown, PA 19464-6096 |
| 14325132 | + Santander Consumer USA Inc., C/O WILLIAM EDWARD CRAIG, Morton & Craig, 110 Marter Avenue, Ste. 301, Moorestown, NJ 08057-3125 |
| 14308419 | + Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14326739 | + Township of Upper Pottsgrove, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020 |
| 14327317 | + Township of Upper Pottsgrove, c/o JAMES RANDOLPH WOOD, Esquire, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Ste. 100, King of Prussia, PA 19406-2726 |
| 14345202 | U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184 |
| 14307681 | + Upper Pottsgrove Township, PO Box 391, Norristown, PA 19404-0391 |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | May 15 2024 23:47:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 15 2024 23:47:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14307672 | + Email/Text: enotifications@santanderconsumerusa.com | May 15 2024 23:47:00 | Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275 |
| 14307673 | + Email/Text: bankruptcy_notifications@ccsusa.com | May 15 2024 23:47:00 | Credit Collection Serv, Po Box 710, Norwood, MA 02062-0710 |
| 14307675 | Email/Text: JCAP_BNC_Notices@jcap.com | May 15 2024 23:47:00 | Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303 |
| 14332336 | Email/Text: JCAP_BNC_Notices@jcap.com | May 15 2024 23:47:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 14332856 | + Email/PDF: ais.midfirst.ebn@aisinfo.com | May 15 2024 23:49:54 | MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051 |
| 14307676 | + Email/PDF: ais.midfirst.ebn@aisinfo.com | May 15 2024 23:49:46 | Midland Mtg/midfirst, Pob 268959, Oklahoma City, OK 73126-8959 |
| 14346271 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 15 2024 23:49:55 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |
| 14307677 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 15 2024 23:49:34 | Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952 |
| 14307679 | + Email/Text: Bankruptcy@TekCollect.com | May 15 2024 23:47:00 | Tek-collect Inc, Pob 1269, Columbus, OH |

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: May 15, 2024

Form ID: 138OBJ

Total Noticed: 26

| | | | |
|----------|---------------------------------------|----------------------|--|
| | | | 43216-1269 |
| 14755556 | + Email/Text: EBN@edfinancial.com | May 15 2024 23:47:00 | US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359 |
| 14346276 | + Email/Text: bnc@bass-associates.com | May 15 2024 23:46:00 | United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083 |
| 14307680 | + Email/Text: EBankruptcy@UCFS.NET | May 15 2024 23:47:00 | United Consumer Finl S, 865 Bassett Rd, Westlake, OH 44145-1194 |

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------|--|
| DENISE ELIZABETH CARLON | on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com |
| JAMES RANDOLPH WOOD | on behalf of Creditor Township of Upper Pottsgrove jwood@portnoffonline.com jwood@ecf.inforuptcy.com |
| JOSEPH L QUINN | on behalf of Debtor Kristie L Murphy CourtNotices@rqplaw.com |
| KENNETH E. WEST | ecfemails@ph13trustee.com philaecf@gmail.com |
| KEVIN G. MCDONALD | on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |
| WILLIAM EDWARD CRAIG | on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com |

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Kristie L Murphy
Debtor(s)

Case No: 19-12409-pmm
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 5/15/24